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UNITED STATES DISTRICT COURT

DISTRICT OF NEVADA

BAYVIEW LOAN SERVICING, LLC,

Plaintiff,

VS.

MARTHA C. TREJO, AIRMOTIVE INVESTMENTS, LLC, DOE INDIVIDUALS I-X, inclusive, and ROE CORPORATIONS I-X, inclusive,

Defendants.

Case No.: 2:17-cv-01016-MMD-NJK

ORDER GRANTING APPLICATION FOR ENTRY OF DEFAULT JUDGMENT AGAINST MARTHA C. TREJO

Plaintiff Bayview Loan Servicing, LLC submits the following proposed order, pursuant to the court's order dated February 26, 2019, ECF No. 43.

- This action concerns the real property located at 6039 Sun Appello Ave., Las Vegas,
 Nevada 89122.
- 2. Martha C. Trejo acquired an interest in the property in September of 2007, by obtaining a loan \$242,889 loan from The Mortgage Depot, evidenced by a note signed by Ms. Trejo and secured by a deed of trust recorded against the property on September 26, 2007 as instrument number 3693.
- 3. Through a series of assignments recorded against the property, Bayview is now the beneficiary of the deed of trust and holder of the note, endorsed in blank.

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- 4. Trejo is required, under her loan documents, to pay the principal and interest on the loan, as evidenced by the note. Her failure to do so constitutes a default and breach of the terms of the loan contract.
- 5. Trejo failed to make the March 1, 2009 payment on the note and all subsequent payments due, resulting in default under the terms of the note and deed of trust.
- The unpaid principal balance, together with interest as allowed at the note rate from 6. default date to November 30, 2018 is \$395,955.97.
 - 7. Trejo has failed to cure her default under the loan.
- 8. Bayview is entitled to enforce the note because it is the holder of the blank endorsed note. NRS 104.3301; Leyva v. Nat'l Default Servicing Corp., 255 P.3d 1275, 1280-81 (2011) (recognizing that a note holder is entitled to enforce the note); James J. White & Robert S. Summers, Uniform Commercial Code § 16.4.b (5th ed. 2008) ("[M]erely by producing a properly indorsed or issued instrument the plaintiff proves he is entitled to enforce it as a holder.").
- 9. Bayview's ability to recover under the deed of trust has been prevented by the Trejo's failure to pay her HOA dues, resulting in an HOA foreclosure sale which Airmotive contended extinguished the deed of trust. Accordingly, Bayview is entitled to recover on the amounts owed by Trejo under the terms of the note.
- 10. Bayview is also entitled to attorneys' fees and costs incurred in prosecuting this matter from Trejo pursuant to the explicit terms of the deed of trust.
- 11. Bayview has incurred and is entitled to recover \$17,080.00 in attorneys' fees in pursuing this matter.
- 12. Bayview served Trejo with service of process of this lawsuit on April 27, 2017. Trejo failed to answer or otherwise defend, and Bayview obtained a default from the Clerk of Court.
 - 13. Accordingly, entry of judgment by default is appropriate.
 - IT IS THEREFORE HEREBY ORDERED that Bayview's application for default judgment as to Trejo is GRANTED.

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